



Comptroller of the Currency
Administrator of National Banks

US Department of the Treasury

Biographies

Jeffrey A. Brown **Senior Deputy Comptroller** **for International and Economic Affairs**

Jeffrey Brown is the senior deputy comptroller for International and Economic Affairs (I&EA) at the Office of the Comptroller of the Currency (OCC). The OCC is the supervisor of federally chartered commercial banks in the United States, and I&EA is the OCC department responsible for delivering economic analysis to policy makers and bank supervisors.

Before becoming a senior deputy comptroller in 2003, Mr. Brown was the director of the Risk Analysis Division at the OCC. That division is part of the Economics Department and contributes to bank supervision by providing technical support for bank examination and policy making.

As a financial economist at the OCC, Mr. Brown has conducted research on the causes of bank failure, the condition of real estate markets, the risks of bank lending to real-estate activities, bank behavior in reserving for loan and lease losses, bank cost efficiencies and credit rating.

As a policy advisor at the OCC, Mr. Brown has worked on a range of issues dealing with risk management, risk measurement, and risk modeling practice. Under his leadership, the Risk Analysis Division was responsible for drafting OCC Bulletin 2000-16, the agency's policy statement on model validation. He has participated in numerous interagency policy-making initiatives. Most recently, he participated in the group developing the U.S. interagency supervisory implementation procedures for the internal-ratings-based approach to the new Basel Capital Adequacy Framework. He recently published an explanation of the proposed credit risk measurement portion of the Basel capital framework: "Regulatory Capital Based on Bank Internal Ratings of Credit Risk," in "Credit Ratings: Methodologies and Default Risk" (edited by Michael K. Ong, RiskBooks, 2002).

Mr. Brown holds a B.A. degree from the University of Iowa in economics and political science and holds a master's and a doctorate degree in economics from Brown University.

